

Information to identify the case:

Debtor 1	Michael D. Scott	Social Security number or ITIN	xxx-xx-4415
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-70045-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael D. Scott
 aka The Crawford Group LLC, aka Macaulay
 Family Realty Trust

8/26/19

By the court: Jeffery A. Deller
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Michael D. Scott
DebtorCase No. 17-70045-JAD
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: llea
Form ID: 318Page 1 of 4
Total Noticed: 70

Date Rcvd: Aug 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2019.

db +Michael D. Scott, 93357-038, Federal Medical Center, Devens MA, PO Box 879, Ayer, MA 01432-0879

cr +BANK OF AMERICA, N.A., Margolis Edelstein, 525 William Penn Place Suite 3300, Pittsburgh, PA 15219-1730

cr +BONABERI CORPORATION, Margolis Edelstein, 525 William Penn Place Suite 3300, Pittsburgh, PA 15219-1730

intp +Collora LLP, William Lovett, William Kettlewell, S, c/o James D. Newell, Esq., Buchanan Ingersoll & Rooney PC, One Oxford Centre, 20th fl, Pittsburgh, PA 15219-1400

cr +Khanda, LLC, c/o Denver E. Wharton, Esquire, 360 Stonycreek Street, Johnstown, PA 15901-1925

cr +Massachusetts Department of Revenue, Litigation Bureau, 100 Cambridge Street, P.O. Box 9565, Boston, MA 02114-9565

intp +ROSE AKE, Margolis Edelstein, 525 William Penn Place Suite 3300, Pittsburgh, PA 15219-1730

cr +ROSE AKE, c/o Tanowitz Law Office, 1340 Centre St. # 103, Newton, MA 02459-2453

cr +The Bank Of New York Mellon Trust Company, N.A., e, c/o Jeremy J. Kobeski, Phelan, Hallinan, Diamond, & Jones, 110 Omni William Penn Building, 555 Grant St. Suite 300, Pittsburgh, PA 15219-4408

cr +Tufts Investments, LLC, 30 Marie Way, Randolph, MA 02368-2727

cr +U.S. Bank, National Association as Trustee Under t, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403

cr U.S. Bank, National Association, as Trustee, et al, c/o Its Agent, Phelan Hallinan Diamond, 167 JFK Boulevard, Suite 1400, Philadelphia, PA 19103

cr +US Bank National Association as Trustee for Credit, c/o Brett L. Messinger, Duane Morris LLP, 30 South 17th Street, Philadelphia, PA 19103-4196

cr +United states of america, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

14354111 Bank of America, Headquarters, 100 North Tyron St., Charlotte, NC 28202

14361972 +Bonaberi Corp & Rose Ake, 1340 Centre St. #103, Newton, MA 02459-2453

14635191 +Collara LLP, 100 High Street, Boston, MA 02110-2321

14635194 Dan Nguyen as Trustee of, LBJ Trust, 271 East Summer St., East Boston, MA 02128-2157

14635195 +David Lebwitz, Attorney At Law, 15 Cottage Ave. Fl 4, Quincy, MA 02169-5216

14354113 #+Denovus Corporation Ltd., 480 Johnson Rd., Suite 1100, Washington, PA 15301-8936

14354115 +ED Financial, 120 N Seven Oaks Dr., Knoxville, TN 37922-2359

14354116 +EDS CCA, 700 Longwater Drive, Norwell, MA 02061-1624

14635196 +First Horizon Home Loans, 165 Madison Avenue, Memphis, TN 38103-2723

14354118 #+GC Services, PO Box 27346, Knoxville, TN 37927-7346

14635197 +Gateway Funding, 300 Welsh Road, Hersham, PA 19044-2273

14354119 +Hang Nina Nguyen, 1582 Dorchester Ave., Dorchester, MA 02122-1320

14635198 +James A. Protko, Phelan Hallinan Diamond & Jones LLP, Omni William Penn Office Tower, 555 Grant St., Suite 300, Pittsburgh, PA 15219-4408

14377662 +Khanda LLC, 78 Spring Street, Medford, MA 02155-4855

14354120 +Khanda LLC, c/o Hang Nina Nguyen, 1582 Dorchester Avenue, Dorchester, MA 02122-1320

14635199 +Kunal J. Choksi, U.S. Department of Justice, PO Box 227, Washington, DC 20044-0227

14354122 +LBJ Trust, c/o Hang Nina Nguyen, 1582 Dorchester Avenue, Dorchester, MA 02122-1320

14354123 Lustig Glazer & Wilson P.C., PO Box 549287, Waltham, MA 02454-9287

14354126 Mahomood Zainal, c/o David M. Click, 45 Lynn Street, Suite 28, Westborough, MA 01581

14354124 Marcus, Errico Emmer and Brooks P.C., Attorneys at Law, 45 Braintree Hill Office Park, Suite 107, Braintree, MA 02184-8733

14635200 Massachusetts Registry of Motor Vehicles, PO Box 55889, Boston, MA 02205-5889

14361937 +Midland Funding LLC, PO Box 549287, Waltham, MA 02454-9287

14354127 +OCWEN Home Loans, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493

14354129 +Orlans Maran, PO Box 540540, Waltham, MA 02454-0540

14377663 +Phelan Hallinan, Diamond & Jones LLP, Omni William Penn Office Tower, 555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408

14635201 +Ryan Gporkin, Lawson & Weitzen LLP, 88 Black Falcon View, Boston, MA 02210-2449

14354130 +SLS, 8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129-2386

14635202 +Salem Five Cents Savings Bank, 1 Salem Green #500, Salem, MA 01970-3724

14635203 +Stephen G. Murphy, Counsel to the Commissioner, 100 Cambridge St., PO Box 9565, Boston, MA 02114-9565

14361938 +Sturdy Memorial Hospital, PO Box 60, Rochester, NH 03866-0060

14354131 +Sunrise Credit Services Inc., PO Box 9100, Farmingdale, NY 11735-9100

14354133 +Tanowitz Law Office P.C., On Behalf of Rose Ake, 1340 Centre Street #103, Newton, MA 02459-2453

14354136 The Commonwealth of Massachusetts, PO Box 7021, Boston, MA 02204-7021, Attn: Collection Bureau

14635204 +Thomas Sweeney, 811 Nantasket Ave, Hull, MA 02045-1535

14354137 Town of Mansfield, Water Department, North Main St., Mansfield, MA 02048

14361971 +Transworld Systems Inc., 802 E. Marlinton Rd., Ste. 201, North Augusta, SC 29841-5352

14354138 +Transworld Systems Inc., 802 E. Martintown Rd, Ste 201, North Augusta, SC 29841-5352

14377664 +Tufts Investment LLC, c/o Hang Nina Nyuyen, 1582 Dorchester Avenue, Dorchester, MA 02122-1320

14377665 +U.S. Bank National Association, as Trustee, c/o Phelan Hallinan, Diamon & Jones LLP, Omni William Penn Office Tower, 555 Grant St., Suite 300, Pittsburgh, PA 15219-4408

14361934 +U.S. Department of Education, PO Box 105028, Atlanta, GA 30348-5028

District/off: 0315-7

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Total Noticed: 70

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14361932 +Zainal Mahmood et al., c/o David M. Click, 45 Lyman St., Westborough, MA 01581-2628

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: QJRWALSH.COM Aug 27 2019 06:43:00 James R. Walsh,

Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2019 03:02:35 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

14354109 EDI: APPLIEDBANK.COM Aug 27 2019 06:43:00 Applied Bank, 4700 Exchange Court,
Boca Raton, FL 33431-0966

14354110 EDI: WFFC.COM Aug 27 2019 06:43:00 ASC, PO Box 51119, Los Angeles, CA 90051-5419

14361933 +EDI: WFFC.COM Aug 27 2019 06:43:00 ASC, PO Box 10388, Des Moines, IA 50306-0388

14358599 EDI: BECKLEE.COM Aug 27 2019 06:43:00 American Express Bank, FSB, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701

14354112 EDI: RCSFNBMARIN.COM Aug 27 2019 06:43:00 Credit One Bank, PO Box 98872,
Las Vegas, NV 89193-8872

14354114 +E-mail/Text: collections@directfederal.com Aug 27 2019 03:02:16 Direct Federal Credit Union,
#1, 50 Cabot Street, Needham Heights, MA 02494-2832

14354117 EDI: IRS.COM Aug 27 2019 06:43:00 Internal Revenue Service,

Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

14354121 +E-mail/Text: bncnotices@becket-lee.com Aug 27 2019 03:02:04 Kohls Department Store,
PO Box 3115, Milwaukee, WI 53201-3115

14354125 +EDI: MERRICKBANK.COM Aug 27 2019 06:43:00 Merrick Bank, PO Box 1500,
Draper, VT 84020-1500

14354128 +E-mail/Text: bankruptcy@onlineis.com Aug 27 2019 03:03:02 Online Information Services,
PO Box 1489, Winterville, NC 28590-1489

14354132 +EDI: SWCR.COM Aug 27 2019 06:43:00 SW Credit Systems LP, 4120 International Parkway,
Suite 1100, Carrollton, TX 75007-1958

14361973 +E-mail/Text: jboudreau@mansfieldma.com Aug 27 2019 03:02:07 Town of Mansfield, 6 Park Row,
Mansfield, MA 02048-2433

14377666 +EDI: WFFC.COM Aug 27 2019 06:43:00 Wells Fargo Bank N.A., 3476 State View Blvd.,
Fort Mill, SC 29715-7200, Attn: Loss Mitigation

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty PA Dept of Revenue

cr U.S. Bank, National Association as Trustee Under t

aty* +James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard,
Johnstown, PA 15905-2545

cr* American Express Bank, FSB, c/o Becket and Lee, LLP, PO Box 3001, Malvern, PA 19355-0701
14354134 ##+Tor Ekeland P.C., 195 Plymouth St., Brooklyn Heights, NY 11201-1123

TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2019 at the address(es) listed below:

Brett L. Messinger on behalf of Defendant Ocwen Loan Servicing LLC

blmessinger@duanemorris.com, LMTryon@duanemorris.com

Brett L. Messinger on behalf of Defendant U S Bank National Associates as Trustee For Credit

Suisse First Boston Mortgage Securities Corp blmessinger@duanemorris.com,

LMTryon@duanemorris.com

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User: llea
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Brett L. Messinger on behalf of Creditor U.S. Bank, National Association As Trustee For et al. blmessinger@duanemorris.com, LMTryon@duanemorris.com
Brett L. Messinger on behalf of Defendant U.S. Bank National Association as Trustee for Credit Suisse First Boston Mortgage Securities Corp. Mortgage Pass Through Series 2004-AR7 blmessinger@duanemorris.com, LMTryon@duanemorris.com
Brett L. Messinger on behalf of Creditor U.S. Bank, National Association as Trustee Under the Pooling and Servicing Agreement Dated as of May 1, 2006, GSAMP Trust 2006-HE3 Mortgage Pass-Through Certificates Series 2006-HE3 and Ocwen Loan Ser blmessinger@duanemorris.com, LMTryon@duanemorris.com
Brett L. Messinger on behalf of Plaintiff U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2004-AR7 blmessinger@duanemorris.com, LMTryon@duanemorris.com
Brett L. Messinger on behalf of Counter-Claimant U S Bank National Associates as Trustee For Credit Suisse First Boston Mortgage Securities Corp blmessinger@duanemorris.com, LMTryon@duanemorris.com
Brett L. Messinger on behalf of Defendant US Bank National Association as Trustee blmessinger@duanemorris.com, LMTryon@duanemorris.com
Brett L. Messinger on behalf of Creditor US Bank National Association as Trustee for Credit Suisse First Boston Mortgage Securities Corp. Mortgage Backed Pass Through Certificates Series 2004-AR-7 and Ocwen Loan Servicing, LLC blmessinger@duanemorris.com, LMTryon@duanemorris.com
Denver E. Wharton on behalf of Creditor Khanda, LLC dew@ktwllaw.com, r42l23@notify.bestcase.com
Heather A. Sprague on Behalf of the United States Trustee by on behalf of U.S. Trustee Office of the United States Trustee Heather.Sprague@usdoj.gov
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor The Bank Of New York Mellon Trust Company, N.A., et al. pawb@fedphe.com
James A. Prostko on behalf of Attorney James A. Prostko pawb@fedphe.com
James A. Prostko on behalf of Creditor U.S. Bank, National Association, as Trustee, et al... pawb@fedphe.com
James D. Newell on behalf of Interested Party Collora LLP, William Lovett, William Kettlewell, Sara Silva james.newell@bipc.com, donna.curcio@bipc.com
James R. Walsh jwalsh@spencecuster.com, trustee@spencecuster.com;kpetak@spencecuster.com;skosis@spencecuster.com;jwalsh@ecf.axosfs.com;TrusteeWalsh@gmail.com
James R. Walsh on behalf of Trustee James R. Walsh jwalsh@spencecuster.com, trustee@spencecuster.com;kpetak@spencecuster.com;skosis@spencecuster.com;jwalsh@ecf.axosfs.com;TrusteeWalsh@gmail.com
Jeremy J. Kobeski on behalf of Creditor The Bank Of New York Mellon Trust Company, N.A., et al. pawb@fedphe.com
Jill Locnikar on behalf of Creditor United states of america jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;Marla.Kirkland@usdoj.gov
Jill Locnikar on behalf of Defendant United States Department of Justice, et al. jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;Marla.Kirkland@usdoj.gov
Jill Locnikar on behalf of Defendant U.S Department of Education jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;Marla.Kirkland@usdoj.gov
Jonathan W. Chatham on behalf of Attorney PA Dept of Revenue RA-occbankruptcy7@pa.gov
Jonathan W. Chatham on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov
Kevin J. Petak on behalf of Interested Party James R Walsh kpetak@spencecuster.com, skosis@spencecuster.com
Kevin J. Petak on behalf of Trustee James R. Walsh kpetak@spencecuster.com, skosis@spencecuster.com
Kevin J. Petak on behalf of Trustee James R Walsh kpetak@spencecuster.com, skosis@spencecuster.com
Kevin Scott Frankel on behalf of Defendant Korde & Associates P C pakb@logs.com
Kristen D. Little on behalf of Defendant Korde & Associates P C pakb@logs.com
Kunal Janak Choksi on behalf of Defendant Internal Revenue Service kunal.j.choksi@usdoj.gov
Leonard P. Vigna on behalf of Creditor Tufts Investments, LLC lpv@ktwllaw.com, ams@ktwllaw.com;r42l23@notify.bestcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronald E. Reitz on behalf of Creditor ROSE AKE rreitz@margolisedelstein.com
Ronald E. Reitz on behalf of Plaintiff BONABERI CORPORATION rreitz@margolisedelstein.com
Ronald E. Reitz on behalf of Creditor BONABERI CORPORATION rreitz@margolisedelstein.com
Ronald E. Reitz on behalf of Plaintiff ROSE AKE rreitz@margolisedelstein.com
Stephen G. Murphy on behalf of Creditor Massachusetts Department of Revenue murphys@dor.state.ma.us
Stephen G. Murphy on behalf of Defendant Commonwealth of Massachusetts murphys@dor.state.ma.us
Stephen G. Murphy on behalf of Defendant The Commonwealth of Massachusetts murphys@dor.state.ma.us
William E. Miller on behalf of Creditor U.S. Bank, National Association As Trustee For et al. wmiller@sterneisenberg.com, bkecf@sterneisenberg.com
William E. Miller on behalf of Creditor U.S. Bank, National Association as Trustee Under the Pooling and Servicing Agreement Dated as of May 1, 2006, GSAMP Trust 2006-HE3 Mortgage Pass-Trough Certificates Series 2006-HE3 C/O Phelan Hallinan wmiller@sterneisenberg.com, bkecf@sterneisenberg.com
William E. Miller on behalf of Defendant US Bank National Association as Trustee wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

District/off: 0315-7

User: llea
Form ID: 318

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Total Noticed: 70

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 42